

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 H. Jay Testa  
 Debtor

Case No. 16-10919-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 51

Date Rcvd: Feb 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2017.

db +H. Jay Testa, 12 N Delaware Drive, Easton, PA 18042-1847  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13674051 +CBNA, 50 Northwest Point Rd, Elk Grove Village, IL 60007-1032  
 13674055 +Deborah J Bauer, 24 Alenandra Way, Clinton, NJ 08809-2624  
 13674057 +Estate Information Services, LLC, DBA EIS Collections, PO Box 1730,  
 Reynoldsburg, OH 43068-8730  
 13674058 +Franklin American Mortgage Co., PO Box 77404, Ewing, NJ 08628-6404  
 13773220 +Franklin American Mortgage Company, Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430  
 13720183 +Franklin American Mortgage Company, c/o Joshua I. Goldman, Esq., 701 Market St, Ste 5000,  
 Philadelphia, PA 19106-1541  
 13803857 +IRS, PO BOX 21129, PHILA PA 19114  
 13817595 Internal Revenue Service, Andover, MA 01810-9041  
 13704428 +Midland Funding LLC, PO Box 2011, Warren MI 48090-2011  
 13674062 +Nationwide Bak, 1 Nationwide Plaza, Columbus, OH 43215-2239  
 13688236 +Nationwide Bank, PO BOX 23356, Pittsburgh, PA 15222-6356  
 13688237 +Nationwide Bank, PO BOX 660173, Dallas, TX 75266-0173  
 13715808 +Navient Solutions, Inc. on behalf of PHEAA, P.O. Box 8147, Harrisburg, PA 17105-8147  
 13674064 +PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658  
 13674065 +Santander Bank, 865 Brook St, Rocky Hill, CT 06067-3444  
 13674066 +Scott A Flesicher MD, 455 Pennsylvania Ave Suite 105, Fort Washington, PA 19034-3404  
 13674070 +United Consumer Financial, 865 Bassett Rd, Westlake, OH 44145-1194

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Feb 04 2017 03:43:50 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 04 2017 03:43:20  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 04 2017 03:44:00 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13706793 EDI: BECKLEE.COM Feb 04 2017 03:13:00 AMERICAN EXPRESS BANK, FSB, C/O BECKET AND LEE LLP,  
 PO BOX 3001, MALVERN, PA 19355-0701  
 13674049 +EDI: AMEREXPR.COM Feb 04 2017 03:13:00 American Express, PO Box 981537,  
 El Paso, TX 79998-1537  
 13677605 +EDI: BMW.COM Feb 04 2017 03:13:00 BMW Bank of North America, 5550 Britton Parkway,  
 Hilliard, OH 43026-7456  
 13679736 EDI: BMW.COM Feb 04 2017 03:13:00 BMW Financial Services NA, LLC, P.O. Box 3608,  
 Dublin, OH 43016  
 13758068 +E-mail/Text: bncmail@w-legal.com Feb 04 2017 03:43:48 COMENITY CAPITAL BANK,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13761779 EDI: BL-BECKET.COM Feb 04 2017 03:13:00 Capital One NA, c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 13674053 +EDI: CHASE.COM Feb 04 2017 03:13:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 13674054 +EDI: CITICORP.COM Feb 04 2017 03:13:00 Citi Cards, PO Box 6241,  
 Sioux Falls, SD 57117-6241  
 13817593 EDI: DIRECTV.COM Feb 04 2017 03:13:00 DirectTV, PO BOX 6550,  
 Greenwood Village, CO 80155  
 13674056 EDI: DISCOVER.COM Feb 04 2017 03:13:00 Discover Financial Services LLC, Po Box 15316,  
 Wilmington, DE 19850  
 13685740 EDI: DISCOVER.COM Feb 04 2017 03:13:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 13674059 EDI: IRS.COM Feb 04 2017 03:13:00 IRS, Department of the Treasury,  
 Internal Revenue Service, Ogden, UT 84201  
 13674060 +EDI: CBSKOHLS.COM Feb 04 2017 03:13:00 Kohls/Capital One, PO Box 3115,  
 Milwaukee, WI 53201-3115  
 13674061 +EDI: TSYS2.COM Feb 04 2017 03:13:00 Macy's, 9111 Duke Blvd, Mason, OH 45040-8999  
 13674063 +EDI: NAVIENTFKASMSERV.COM Feb 04 2017 03:13:00 Navient, PO Box 9655,  
 Wilkes Barre, PA 18773-9655  
 13772884 EDI: PRA.COM Feb 04 2017 03:13:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 13678710 EDI: RECOVERYCORP.COM Feb 04 2017 03:13:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 13674067 +EDI: RMSC.COM Feb 04 2017 03:13:00 SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015  
 13674068 +EDI: RMSC.COM Feb 04 2017 03:13:00 SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005  
 13674069 +EDI: RMSC.COM Feb 04 2017 03:13:00 SYNCB/Sleepys, PO Box 965036, Orlando, FL 32896-5036  
 13715493 +E-mail/Text: n.miller@santander.us Feb 04 2017 03:44:54 Santander Bank, N.A.,  
 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3544  
 13758067 +E-mail/Text: bncmail@w-legal.com Feb 04 2017 03:43:48 USAA SAVINGS BANK,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

District/off: 0313-4

User: admin  
Form ID: 318

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Total Noticed: 51

Date Rcvd: Feb 03, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13674071 +EDI: USAA.COM Feb 04 2017 03:13:00 USAA Savings Bank, PO Box 47504,  
San Antonio, TX 78265-7504  
13706633 +EDI: BASSASSOC.COM Feb 04 2017 03:13:00 United Consumer Financial Serv,  
Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083  
13817594 +EDI: VERIZONWIRE.COM Feb 04 2017 03:13:00 Verizon, PO BOX 25505,  
Lehigh Valley, PA 18002-5505  
13758969 EDI: ECAST.COM Feb 04 2017 03:13:00 eCAST Settlement Corporation, PO Box 29262,  
New York NY 10087-9262

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13674050 BMW Finance  
13674052\* +CBNA, 50 Northwest Point Rd, Elk Grove Village, IL 60007-1032  
13803860\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
13674072\* +USAA Savings Bank, PO Box 47504, San Antonio, TX 78265-7504

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 05, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2017 at the address(es) listed below:

FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trustee13.com  
JASON BRETT SCHWARTZ on behalf of Creditor BMW Bank of North America  
jschwartz@mesterschwartz.com, jottinger@mesterschwartz.com  
JASON M. RAPA on behalf of Debtor H. Jay Testa jrapa@rapalegal.com,  
mrapa@rapalegal.com:ssprouse@rapalegal.com:krapa@rapalegal.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Franklin American Mortgage Company  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trustee13.com  
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
THOMAS I. PULEO on behalf of Creditor Franklin American Mortgage Company  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1	<b>H. Jay Testa</b>	Social Security number or ITIN	<b>xxx-xx-2631</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **16-10919-ref**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

H. Jay Testa  
 aka Henry Testa, aka H J Testa, aka Jay H  
 Testa, aka Jay Testa

2/2/17

**By the court:** Richard E. Fehling  
 United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**